

<b>Information to identify the case:</b>			
Debtor 1	<b>William R. Nieser</b>		Social Security number or ITIN <b>xxx-xx-3352</b>
	First Name	Middle Name	Last Name
Debtor 2	<b>Kathleen A. Nieser</b>		Social Security number or ITIN <b>xxx-xx-7716</b>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-22073-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William R. Nieser

Kathleen A. Nieser

10/2/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
William R. Nieser  
Kathleen A. Nieser  
DebtorsCase No. 13-22073-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr  
Form ID: 3180WPage 1 of 4  
Total Noticed: 81

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db/jdb  
aty  
cr  
13653391  
13655360  
13653392  
13637271  
13637273  
13653403  
13653404  
13653413  
13653412  
13637280  
13637281  
13653415  
13637282  
13653426  
13653433  
13637294  
13637300  
14250056

+William R. Nieser, Kathleen A. Nieser, 1037 Old Hills Road, Mckeesport, PA 15135-2133  
+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719  
+U.S. BANK NATIONAL ASSOCIATION, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400  
+AFNI/Verizon East, P.O. Box 3037, Bloomington, IL 61702-3037  
+AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
+AmeriCredit, Post Office Box 183623, Arlington, TX 76096-3623  
Capital One, PO Box 71068, Charlotte, NC 28272-1068  
+Chase Bank, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933  
+Citi-Citgo, PO Box 6069, Sioux Falls, SD 57117-6069  
Conseco, 345 St Peter, 900 Landmk, Saint Paul, MN 55102  
+Elizabeth Forward School District, 1532 Lincoln Way, Mc Keesport, PA 15131-1712  
+Elizabeth Forward School District, c/o Law Office Of McGrail & Racunas, 1714 Lincoln Way, White Oak, PA 15131-1716  
+Elizabeth Forward School District, Elizabeth Towns), Keystone Municipal Collections, 546 Wendel Road, Irwin, PA 15642-7539  
+Elizabeth Forward School District, c/o Kratzenberg & Lazzaro, Keystone Municipal Collections, 546 Wendel Road, Irwin, PA 15642-7539  
+FMCC, 12110 Emmet, Omaha, NE 68164-4263  
Ford Motor Credit Company LLC, Dept. 55953, P.O. Box 55000, Harper Woods, MI 48225-0953  
Greentree, 500 Landmark Tower, Saint Paul, MN 55102  
+Nextcard Inc., PO Box 922968, Norcross, GA 30010-2968  
+Paac Fcu, 219 Fort Pitt Boul, Pittsburgh, PA 15222-1559  
+Target National Bank, Target Visa, c/o Weinstein & Riley, P.S., 2001 4trh Avenue, Suite 900, Seattle, WA 98121-2414  
+U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg  
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 03 2018 02:34:04 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
cr  
+EDI: AISACG.COM Oct 03 2018 06:13:00 Capital One Auto Finance c/o Ascension Capital Gro,  
P.O. Box 201347, Arlington, TX 76006-1347  
13667263  
EDI: PHINAMERI.COM Oct 03 2018 06:13:00 AmeriCredit Financial Services, Inc.,  
PO Box 183853, Arlington, Texas 76096  
13637268  
+EDI: RMSC.COM Oct 03 2018 06:13:00 Amhonda/Gemb, Po Box 981439, El Paso, TX 79998-1439  
13653394  
+EDI: AISACG.COM Oct 03 2018 06:13:00 Ascension Capital Group, Inc.,  
Attn: Onyx Acceptance Group, P.O. Box 201347, Arlington, TX 76006-1347  
13653395  
+EDI: RESURGENT.COM Oct 03 2018 06:13:00 B-Real, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
13653414  
EDI: BANKAMER2.COM Oct 03 2018 06:13:00 FIA Card Services, PO Box 15726,  
Wilmington, DE 19886-5726  
13653397  
+EDI: CITICORP.COM Oct 03 2018 06:13:00 BP/Cbsd, PO Box 6497, Sioux Falls, SD 57117-6497  
13637269  
EDI: BANKAMER.COM Oct 03 2018 06:13:00 Bank of America, 4060 Ogletown Stanton Road,  
Newark, DE 19713  
13637270  
+EDI: OPHSUBSID.COM Oct 03 2018 06:13:00 CANDICA, L.L.C., c/o Weinstein and Riley, PS,  
2001 Western Avenue, Suite 400, Seattle, WA 98121-3132  
13653399  
EDI: CAPITALONE.COM Oct 03 2018 06:13:00 Cap One, Po Box 85520, Richmond, VA 23285  
13637274  
+EDI: RESURGENT.COM Oct 03 2018 06:13:00 CR Evergreen, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
13637272  
+EDI: CAPONEAUTO.COM Oct 03 2018 06:13:00 Capital One Auto Finan, 3901 Dallas Pkwy,  
Plano, TX 75093-7864  
13653401  
+EDI: CAPONEAUTO.COM Oct 03 2018 06:13:00 Capital One Auto Finance, 3901 Dallas Pkwy,  
Plano, TX 75093-7864  
13661093  
+EDI: AISACG.COM Oct 03 2018 06:13:00 Capital One Auto Finance, c/o Ascension Capital Gr,  
4515 N. Santa Fe Ave. Dept APS, Oklahoma City, OK 73118-7901  
13672916  
EDI: CAPITALONE.COM Oct 03 2018 06:13:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
13637275  
+EDI: CRFRSTNA.COM Oct 03 2018 06:13:00 Credit First NA, P.O. Box 818011,  
Cleveland, OH 44181-8011  
13637278  
+EDI: TSYS2.COM Oct 03 2018 06:13:00 DSNB MACYS, 9111 Duke Boulevard,  
Mason, OH 45040-8999  
13637276  
EDI: TSYS2.COM Oct 03 2018 06:13:00 Department Stores National Bank / Macy's,  
TSYS Debt Mgmt. Inc., P.O. Box 137, Columbus, GA 31902-0137  
13637277  
+EDI: RMSC.COM Oct 03 2018 06:13:00 Distire/Gemb, Po Box 981439, El Paso, TX 79998-1439  
13653410  
+EDI: RESURGENT.COM Oct 03 2018 06:13:00 East Bay Funding, c/o Resurgent Capital Services,  
PO Box 288, Greenville, SC 29602-0288  
13718722  
+EDI: RESURGENT.COM Oct 03 2018 06:13:00 East Bay Funding, LLC its successors and assigns,  
as assignee of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 288,  
Greenville, SC 29602-0288

District/off: 0315-2

User: gamr  
Form ID: 3180W

Page 2 of 4  
Total Noticed: 81

Date Rcvd: Oct 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13719451 +EDI: RESURGENT.COM Oct 03 2018 06:13:00 East Bay Funding, LLC its successors and assigns, as assignee of CR Evergreen, LLC, Greenville, SC 29602-0288, Resurgent Capital Services, PO Box 288,

13659101 EDI: FORD.COM Oct 03 2018 06:13:00 Ford Motor Credit Company LLC, P O Box 6275, Dearborn, MI 48121

13722137 EDI: RMSC.COM Oct 03 2018 06:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661

13637283 EDI: RMSC.COM Oct 03 2018 06:13:00 GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh, Miami, FL 33131-1605

13653419 +EDI: RMSC.COM Oct 03 2018 06:13:00 GEMB, PO Box 981064, El Paso, TX 79998-1064

13637285 +EDI: RMSC.COM Oct 03 2018 06:13:00 GEMB JCP, PO Box 981131, El Paso, TX 79998-1131

13637284 +EDI: RMSC.COM Oct 03 2018 06:13:00 Gecrb/American Honda, Po Box 981439, El Paso, TX 79998-1439

13637286 +EDI: RMSC.COM Oct 03 2018 06:13:00 Gemb/Lowes, Po Box 981400, El Paso, TX 79998-1400

13637287 +EDI: RMSC.COM Oct 03 2018 06:13:00 Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400

13637288 +EDI: RMSC.COM Oct 03 2018 06:13:00 Gembppbycr, Po Box 981400, El Paso, TX 79998-1400

13637289 +EDI: PHINAMERI.COM Oct 03 2018 06:13:00 Gm Financial, Po Box 181145, Arlington, TX 76096-1145

13637290 +EDI: CITICORP.COM Oct 03 2018 06:13:00 Goodyearcbdsd, Po Box 6497, Sioux Falls, SD 57117-6497

13637292 +EDI: HFC.COM Oct 03 2018 06:13:00 HSBC Mortgage Services, 636 Grand Regency Boulevard, Brandon, FL 33510-3942

13722095 +EDI: HFC.COM Oct 03 2018 06:13:00 HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188

13637291 EDI: HFC.COM Oct 03 2018 06:13:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

13653430 +EDI: CBSKOHL.S.COM Oct 03 2018 06:13:00 Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

13637293 EDI: CBSKOHL.S.COM Oct 03 2018 06:13:00 Kohls/Chase, N56 W17000 Ridge, Menomonee Fall, WI 53051

13653432 +EDI: MID8.COM Oct 03 2018 06:13:00 Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

13653438 EDI: PRA.COM Oct 03 2018 06:13:00 Portfolio Recovery Associates, 140 Corporate Boulevard, Norfolk, VA 23502

13647272 EDI: PRA.COM Oct 03 2018 06:13:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

13637297 +EDI: PRA.COM Oct 03 2018 06:13:00 PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914

13637295 +EDI: RMSC.COM Oct 03 2018 06:13:00 Pearle/Gemb, Po Box 981439, El Paso, TX 79998-1439

13653436 +EDI: RECOVERYCORP.COM Oct 03 2018 06:13:00 Portfolio Investments LLC, c/o Recovery Management Systems, Co., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh, Miami, FL 33131-1605

13637296 +EDI: PRA.COM Oct 03 2018 06:13:00 Portfolio Recovery Associate, LLC, Po Box 41067, Norfolk, VA 23541-1067

13637298 EDI: RESURGENT.COM Oct 03 2018 06:13:00 Roundup Funding, MS 550, P.O. Box 91121, Seattle, WA 98111-9221

13653441 +EDI: MERRICKBANK.COM Oct 03 2018 06:13:00 Spiegel, Po Box 9204, Old Bethpage, NY 11804-9004

13637299 +E-mail/Text: bncmail@w-legal.com Oct 03 2018 02:34:31 Target National Bank, Target Visa, c/o Weinstein & Riley, P.S., 2101 4trh Avenue, Suite 900, Seattle, WA 98121-2339

13653444 +EDI: WTRRN.BANK.COM Oct 03 2018 06:13:00 Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673

13637301 +EDI: CITICORP.COM Oct 03 2018 06:13:00 Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

13648228 +EDI: OPHSUBSID.COM Oct 03 2018 06:13:00 VANDA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13653446 +EDI: OPHSUBSID.COM Oct 03 2018 06:13:00 Vanda LLC, c/o Weinstein and Riley, P.S., 2001 Western Ave, Ste. 400, Seattle, WA 98121-3132

13653447 +EDI: VERIZONCOMB.COM Oct 03 2018 06:13:00 Verizon, P.O. Box 3037, Bloomington, IL 61702-3037

13653450 +EDI: WFFC.COM Oct 03 2018 06:13:00 WFF Cards, 3201 N 4th Avenue, Sioux Falls, SD 57104-0700

13653448 +EDI: CHASE.COM Oct 03 2018 06:13:00 Washington Mutual, PO Box 660548, Dallas, TX 75266-0548

13653449 +E-mail/Text: bncmail@w-legal.com Oct 03 2018 02:34:31 Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132

13637302 +EDI: WFNNB.COM Oct 03 2018 06:13:00 Wfnnb/Drbrn, Po Box 182273 - Wf, Columbus, OH 43218-2273

13637279 EDI: ECAST.COM Oct 03 2018 06:13:00 eCAST Settlement Corp., PO Box 35480, Newark, NJ 07193-5480

13666683 EDI: ECAST.COM Oct 03 2018 06:13:00 eCAST Settlement Corporation, assignee, of Capital One Bank (USA), NA, POB 35480, Newark, NJ 07193-5480

TOTAL: 60

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, as indenture trust

District/off: 0315-2

User: gamr  
Form ID: 3180W

Page 3 of 4  
Total Noticed: 81

Date Rcvd: Oct 02, 2018

cr\* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
13653393\* +Amhonda/Gemb, Po Box 981439, El Paso, TX 79998-1439  
13653396\* Bank of America, 4060 Ogletown Stanton Road, Newark, DE 19713  
13653398\* +CANDICA, L.L.C., c/o Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,  
Seattle, WA 98121-3132  
13653405\* +CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
13653400\* Capital One, PO Box 71068, Charlotte, NC 28272-1068  
13653402\* +Chase Bank, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933  
13653406\* +Credit First NA, P.O. Box 818011, Cleveland, OH 44181-8011  
13690269\* +Credit First NA, Po Box 818011, Cleveland, OH 44181-8011  
13690270\* +Credit First NA, Po Box 818011, Cleveland, OH 44181-8011  
13653409\* +DSNB MACYS, 9111 Duke Boulevard, Mason, OH 45040-8999  
13653407\* Department Stores National Bank / Macy's, TSYS Debt Mgmt. Inc., P.O. Box 137,  
Columbus, GA 31902-0137  
13653408\* +Distire/Gemb, Po Box 981439, El Paso, TX 79998-1439  
13659102\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, P O Box 6275,  
Dearborn, MI 48121)  
13653416\* Ford Motor Credit Company LLC, Dept. 55953, P.O. Box 55000, Harper Woods, MI 48225-0953  
13653417\* GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120,  
Attn: Ramesh Singh, Miami, FL 33131-1605  
13653420\* +GEMB JCP, PO Box 981131, El Paso, TX 79998-1131  
13653424\* +GM Financial, Po Box 181145, Arlington, TX 76096-1145  
13653418\* +Gecrb/American Honda, Po Box 981439, El Paso, TX 79998-1439  
13653421\* +Gemb/Lowes, Po Box 981400, El Paso, TX 79998-1400  
13653422\* +Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400  
13653423\* +Gembppbycr, Po Box 981400, El Paso, TX 79998-1400  
13653425\* +Goodyearcbds, Po Box 6497, Sioux Falls, SD 57117-6497  
13653429\* +HSBC Mortgage Services, 636 Grand Regency Boulevard, Brandon, FL 33510-3942  
13653428\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13653427\* Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13653431\* Kohls/Chase, N56 W17000 Ridge, Menomonee Fall, WI 53051  
13653439\* +PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914  
13653434\* +Paac Fcu, 219 Fort Pitt Boul, Pittsburgh, PA 15222-1559  
13653435\* +Pearle/Gemb, Po Box 981439, El Paso, TX 79998-1439  
13653437\* +Portfolio Recovery Associate, LLC, Po Box 41067, Norfolk, VA 23541-1067  
13653440\* Roundup Funding, MS 550, P.O. Box 91121, Seattle, WA 98111-9221  
13653443\* +Target National Bank, Target Visa, c/o Weinstein & Riley, P.S.,  
2001 4trh Avenue, Suite 900, Seattle, WA 98121-2414  
13653442\* +Target National Bank, Target Visa, c/o Weinstein & Riley, P.S.,  
2101 4trh Avenue, Suite 900, Seattle, WA 98121-2339  
13653445\* +Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
13653451\* +Wfnnb/Drsbrn, Po Box 182273 - Wf, Columbus, OH 43218-2273  
13653411\* eCAST Settlement Corp., PO Box 35480, Newark, NJ 07193-5480  
13666684\* eCAST Settlement Corporation, assignee, of Capital One Bank (USA), NA, POB 35480,  
Newark, NJ 07193-5480  
13666685\* eCAST Settlement Corporation, assignee, of Capital One Bank (USA), NA, POB 35480,  
Newark, NJ 07193-5480  
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
TOTALS: 1, \* 39, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr  
Form ID: 3180W

Page 4 of 4  
Total Noticed: 81

Date Rcvd: Oct 02, 2018

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Kathleen A. Nieser ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor William R. Nieser ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
William E. Miller on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION  
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 7